



[Date]
[Name]
[Address Line 1]
[Address Line 2]
[City], [State] [Zip Code]

[Borrower Name]
Account: [parti id]

Dear [Name],

The U.S. Department of Education has received documentation from the Social Security Administration (SSA) showing that you may be eligible for a Total and Permanent Disability (TPD) discharge of your federal student loans. TPD discharge means that the remaining balance of your loans would be forgiven and you would not be required to make any further payments.

Next steps in applying for a TPD discharge:

- 1 Make sure all your loan holders are listed here. If not, notify us using the contact information below.

Holder Name	Holder Phone	Type	Date	Amount	School ID
[LH Name]	[LH Phone]	[Loan Type]	[Loan Date]	[Loan Amount]	[School ID]

- 2 Complete sections 1, 2 and 3 of the enclosed TPD application and send it to:

U.S. Department of Education
P.O. Box 87130
Lincoln, NE 68501-7130

Email your TPD application to: DisabilityInformation@Nelnet.net
Fax your TPD application to: 303-696-5250

NOTE: You are NOT required to submit your SSA notice of award or BPQY as mentioned in section 2 of the application. You are NOT required to complete section 4 of the application.

You can also fill out and print a TPD application from the Web at <https://secure.disabilitydischarge.com/registration>.

- 3 Wait for further instructions. We will send you instructions within 30 days of receiving your TPD application. (You are not required to make loan payments while your TPD application is under review.)
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To give you time to complete and return the TPD application, your loan holders have temporarily suspended the requirement for you to make payments on your loans effective [MM/DD/CCYY].

If you do NOT submit a TPD application by [MM/DD/CCYY], your loan holder will require you to begin making payments again.

NOTE: If any of your loans are in default and payments are being collected by wage garnishment and/or Treasury Offset, the garnishment or offset will continue. Once your request for TPD discharge is approved, the wage garnishments and/or Treasury Offset Payments will be discontinued.

Important Information about TPD Discharge:

Tax Implications if Your Loans Are Discharged:

Loan balances that are discharged are generally considered income for federal tax purposes and possibly for state tax purposes. This income can result in income tax liability, but exceptions are available in some circumstances. You may want to review IRS Publication 4681 (available at <https://www.irs.gov/pub/irs-pdf/p4681.pdf>) or consult with a tax professional to determine how this affects your personal taxes.

To help you file your tax return correctly, we will send you an IRS Form 1099-C showing the total amount of your discharged debt, if your discharged debt is \$600 or more. We will also send this information to the IRS.

How To Contact Us:

Visit **DisabilityDischarge.com** to check the status of your discharge application, upload any supporting documentation that we may request from you, and update your personal information.

If you have questions, you can call us seven days a week at 855.324.4914 from 8 a.m. to 8 p.m. (Eastern Standard Time), or you can email us at **DisabilityInformation@Nelnet.net**.

If you are hearing impaired, you may chat with a representative by visiting **DisabilityDischarge.com** and clicking "Chat Now".

Send written correspondence to:

U.S. Department of Education
P.O. Box 87130
Lincoln, NE 68501-7130

Sincerely,

U.S. Department of Education

Nelnet Total and Permanent Disability Servicer*

Enclosure

*Nelnet assists the Department of Education in administering the TPD discharge process, and will communicate with you on behalf of the Department of Education if you request a TPD discharge.